

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Order Filed on June 26, 2018
by Clerk, U.S. Bankruptcy
Court - District of New Jersey

In Re:

Sharon D. Simms Lewis,

Debtor.

Case No.: 14-29356 SLM

Adv. No.:

Hearing Date: 5/9/18 @ 10:30 a.m..

Judge: Stacey L. Meisel

ORDER RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: June 26, 2018

A handwritten signature in cursive script, reading "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

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Debtor: Sharon D. Simms Lewis

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Caption of Order: ORDER RESOLVING CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a Certification of Default as to real property located at 1402 Shirley Street, Plainfield, NJ 07062, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott E. Tanne, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 11, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for Insurance incurred post-petition in the total amount of \$1,563.75; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$1,563.75 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that going forward, Debtor is to maintain the post-petition escrow expenses, including but not limited to property taxes and insurance, on their own outside the plan; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or insurance expenses are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that if Debtor is able to produce proof of insurance coverage, an amended order may be submitted; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan and the Certification of default is hereby resolved.